

Robert J. Entringer  
*Commissioner*

Aaron K. Webb  
*Assistant Commissioner*

I. Lise Kruse  
*Chief Examiner - Banks*

Corey J. Krebs  
*Chief Examiner - Credit Unions*

CSBS ACCREDITED 1993  
NASCUS ACCREDITED 2000

REGULAR STATE BANKING BOARD MEETING  
HELD BY CONFERENCE CALL  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
2000 SCHAFFER STREET, SUITE G  
BISMARCK, NORTH DAKOTA

**PUBLIC SESSION**

Call to Order by Chairman Entringer at **9:00 a.m., Thursday, January 9, 2014.**

I. APPROVAL OF MINUTES

Regular meeting of November 14, 2013 (enclosed).  
Special meeting of December 4, 2013 (enclosed).

II. ITEM TO BE NOTED

A. FACILITY APPROVED

1. On September 16, 2013, Commissioner Entringer approved the application by The First State Bank of Munich (now known as Horizon Financial Bank), Munich, to establish a facility at 1207 West Divide Avenue, Bismarck.

III. DISCUSSION ITEMS

A. Bank Budget Update (enclosed).

- B. Capital Adequacy and Maintenance Policy for banks (enclosed).

Adjournment to Executive Session.


**EXECUTIVE SESSION** – Pursuant to North Dakota Century Code §6-01-07.1 to review Supervisory Reports of Examination.

I. APPROVAL OF MINUTES

Regular meeting of November 14, 2013 (enclosed).

II. STATE REPORTS OF EXAMINATION (enclosed).

Adjournment – approximately 10:00 a.m.

  
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Aaron Webb, Secretary

*Any person who requires an auxiliary aid or service may contact the Department of Financial Institutions at 328-9933 (TDD 1-800-366-6888) at least five days prior to the scheduled meeting date.*